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11-27-02

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
WILLARD, et al

Application No.: 09/802,481

Filed: March 9, 2001

For: CUSTOMIZED CREDIT OFFER
STRATEGY BASED ON TERMS
SPECIFIED BY AN APPLICANT

Atty. Docket No.: NEXTP007

Examiner: unassigned

Group: 2164

Date: November 1, 2002

GROUP 3600

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on November 4, 2002.

Signed: _____

Pat Tate

Pat Tate

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(b) BEFORE MAILING OF A FIRST OFFICE ACTION

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP007).

Respectfully submitted,

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Form 1449 (Modified)		Atty Docket No. NEXTP007
Information Disclosure Statement By Applicant		Application No.: 09/802,481
		Inventor WILLARD, et al
		Group 2164
		Filing Date March 9, 2001
(Use Several Sheets if Necessary)		

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-Class	Filing Date
	A	5,991,740	Nov 23, 1999	Messer	705	27	Jun. 10, 1997
	B	6,385,594	May 7, 2002	Lebda, et al	705	38	May 8, 1998
	C	6,405,181	Jun 11, 2002	Lent et al	705	38	Nov. 3, 1998
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							
	N							
	O							
	P							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	Anon, "Regulation Z Commentary Amendments, Retail Banking Digest, Vol 15, No. 2, pg 17-18, March-April 1995.
	S	Anon, San Diego Savings Association Offers Customers No-Fee Visa Product, Card News, Feb. 29, 1988
	T	Black, H.C., Black's Law Dictionary, pgs 1586-1589, West Publishing Co. St Paul, Min., 1990
	U	Bloom, J.K., "For This New Visa, Only Web Surfers Need Apply," American Banker, Vol. 1163, No.34, p. 12, February 20, 1998
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.